

INSTRUCTIONS FOR INDIVIDUALS FILING FOR BANKRUPTCY

October 17, 2005

- 1) You must complete a credit counseling course within 180 days prior to the date of filing and submit your certification at the time of filing your petition. A list of authorized Credit Counseling Agencies can be obtained from the Court's website, www.deb.uscourts.gov, or in the Clerk's office.
- 2) Within 15 days of filing, you must submit copies of all payment advices/pay statements received during the 60 days prior to filing, or a certification that none exist, to the United States Trustee, 844 King Street, Suite 2207, Lockbox 35, Wilmington, DE 19801.
- 3) Not later than 7 days prior to the first date set for the Meeting of Creditors, you must submit a copy of the Federal income tax return (or a transcript of such return) for the most recent tax year ending immediately before filing to the trustee assigned to your case.. You should receive notice of the date set for the Meeting of Creditors approximately 10 days after your date of filing. This notice will contain the name and address of the trustee who has been assigned to your case.
- 4) On or before the first date set for the Meeting of Creditors, you must submit to the trustee assigned to your case, any payment advices/pay statements received during the 60 days prior to filing, or a certification that none exist. You should receive notice of the date set for the Meeting of Creditors approximately 10 days after your date of filing. This notice will contain the name and address of the trustee who has been assigned to your case.
- 5) If you have filed a Chapter 7 Petition, you must complete a course in personal financial management and file your certification with the court within 45 days of the first date set for the Meeting of Creditors, or your case will be closed without a discharge. [Interim Federal Bankruptcy Rule 1007(b)(7) & 1007(c)]
- 6) If you have filed a Chapter 13 Petition, you must complete a course in personal financial management and file your certification with the court no later than the last payment made as required by the plan or the filing of a motion for entry of discharge under §1328(b), or your case will be closed without a discharge. [Interim Federal Bankruptcy Rule 1007(b)(7) & 1007(c)]
- 7) Official Bankruptcy forms were updated and became effective 10/17/05.
Current forms may be downloaded from the Court's website (www.deb.uscourts.gov) or obtained at the Clerk's Office.

**FAILURE TO COMPLY WITH ANY OF THE ABOVE REQUIREMENTS
MAY RESULT IN DISMISSAL
OR THE CLOSING OF YOUR CASE WITHOUT A DISCHARGE.**

(4/17/06)